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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Tamika First name	First name	
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Jr., II, III)
2.	All other names you hav used in the last 8 years	e		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8386		

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Debtor 1 Tamika N Lee

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	414 W 34th Street, Apt 301	If Debtor 2 lives at a different address:			
		Steger, IL 60475 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Tamika N Lee

Par	Tell the Court About	our Ba	nkruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankrup e box.	tcy	
	choosing to file under	☐ Chapter 7						
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		■ Ch	apter 13					
I will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local cour about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit or a pre-printed address.						urself, you may pay with cash, cashier's check, or n	noney	
					Illments. If you choose this optic (Official Form 103A).	n, sign and attach the Application for Individuals to	Pay	
						only if you are filing for Chapter 7. By law, a judge		
						ur income is less than 150% of the official poverty li se in installments). If you choose this option, you m		
						Official Form 103B) and file it with your petition.		
	Have you filed for							
9.	bankruptcy within the	■ No.						
	last 8 years?	☐ Yes						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes						
	not filing this case with you, or by a business partner, or by an affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No.	Go to I	ine 12.				
	residence:	☐ Yes	. Has yo	ur landlord obtai	ned an eviction judgment against	you and do you want to stay in your residence?		
				No. Go to line 1:	2.			
				Yes. Fill out <i>Initi</i> bankruptcy petit		ludgment Against You (Form 101A) and file it with the	his	

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Desc Main Document Page 4 of 56 Case number (if known) Debtor 1 Tamika N Lee Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes.

of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Tamika N Lee Document Page 5 of 56 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

] Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-39044 Doc 1 Filed 12/12/16 Entered 12/12/16 11:48:12 Desc Main Document Page 6 of 56

Case number (if known) Debtor 1 Tamika N Lee Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 25.001-50.000** 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million ■ \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamika N Lee Signature of Debtor 2 Tamika N Lee Signature of Debtor 1 Executed on December 12, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Tamika N Lee Document Page 7 of 56 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L. Feld	Date	December 12, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Edwin L. F	Feld			
Edwin L F	eld & Associates, LLC			
Firm name				
1 N LaSall	le Street			
Suite 1225	5			
Chicago, I	L 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070				
Bar number & S	tate			

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		Docume	<u>ani Pade 8 0156</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika N Lee			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				☐ Check if this is an amended filing
				amenueu iiing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	12,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	20,145.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	32,145.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	32,001.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	11,195.00
	Your total liabilities	\$	43,196.00
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,982.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,497.00
Paı	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 5,217.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this inf	ormation to identify you	r case and	this filing	:					
Debtor 1	Tamika N Lee	Midd	lle Name		Last Name				
Debtor 2 (Spouse, if filing)	First Name	Midd	lle Name		Last Name				
United States	Bankruptcy Court for the:	NORTHE	RN DISTR	RICT OF ILLIN	IOIS				
Case number	-								Check if this is an amended filing
_	orm 106A/B ale A/B: Prop	ertv							12/15
1. Do you own o	be Each Residence, Buildin								
☐ No. Go to F	Part 2.								
Yes. When	re is the property?								
Street addre	ess, if available, or other description	n	- 0	s the property Single-family h Duplex or mult Condominium	-unit building	amount o	f any secured o	laims o	or exemptions. Put the on Schedule D: ecured by Property.
City	State	ZIP Code		Manufactured of Land Investment pro	or mobile home	entire pro	value of the operty?		rrent value of the rtion you own? \$12,000.00
			□ □ Who h	Timeshare Other as an interest	in the property? Check	(such as			wnership interest by the entireties, or

At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Timeshare @Mystic Dunes Resort, Orlando, FL - Owned jointly w/mothe, Debtor is responsible for paying 1/3 of monthly payment. (Market value is estimated only)

To Be Paid Directly Outside Plan

■ Debtor 1 only
□ Debtor 2 only

Debtor 1 and Debtor 2 only

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$12,000.00

Check if this is community property

Part 2: Describe Your Vehicles

County

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Document Page 11 of 56 Case number (if known) Debtor 1 Tamika N Lee 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Chevy Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Camaro Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2015 Year: Debtor 2 only Current value of the Current value of the 20,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another w/lien \$16,000.00 \$16,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$16,000.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$1,645.00 Living room (w/lien) **Furnishings** \$2,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe.....

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Document Page 12 of 56 Case number (if known) Debtor 1 Tamika N Lee 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list $\hfill \square$ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,945.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$200.00 Checking - Bank of America 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name:

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De	btor 1	Case 10	6-39044 Lee	Doc 1	Filed 12/12/16 Document	Entered 12/12/16 11:48:12 Page 13 of 56 Case number (if known)	Desc Main
			ion accounts in IRA, ERIS		1(k), 403(b), thrift saving	gs accounts, or other pension or profit-sharing	g plans
	Yes.	List each acc	ount separate Type of	ly. account:	Institution r	name:	
					401K Plan	n	Unknown
	Your sl	hare of all un		you have ma		ntinue service or use from a company ctric, gas, water), telecommunications compa	anies, or others
					Institution r	name or individual:	
	Annuiti ■ No	i es (A contrad	ct for a periodi	c payment of	money to you, either fo	r life or for a number of years)	
	■ No □ Yes		Issuer name	and descript	ion.		
			ation IRA, in 1), 529A(b), ar		in a qualified ABLE pro	ogram, or under a qualified state tuition pr	ogram.
	■ No □ Yes		Institution na	me and desc	cription. Separately file the	he records of any interests.11 U.S.C. § 521(c):
	■ No	•	future intere		erty (other than anythir	ng listed in line 1), and rights or powers ex	ercisable for your benefit
		•			ets, and other intellectu	ial property	
						and licensing agreements	
	☐ Yes.	Give specific	information a	bout them			
			es, and other permits, exclu			n holdings, liquor licenses, professional licen	ses
		Give specific	information a	bout them			
Mc	nev or i	property owe	ed to vou?				Current value of the
	y 0.	proporty out	a to you.				portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed t	o you				
	■ No □ Yes. Give specific information about them, including whether you already filed the returns and the tax years						
	29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement □ No ■ Yes. Give specific information						
				Chile	d support received		Unknown
_							
	Examp _	oles: Unpaid v		ty insurance	payments, disability ben someone else	nefits, sick pay, vacation pay, workers' compo	ensation, Social Security
	■ No □ Yes.	Give specific	information				

Dobtor	Case 16-39044	Doc 1	Filed 12/12/16 Document	Entered 12/12/16 11:48:12 Page 14 of 56 Case number (if known)	Desc Main
Debtor '				Case number (if known)	
		e insurance;	health savings account	(HSA); credit, homeowner's, or renter's insura	ance
	es. Name the insurance comp	any of each property and any of each property.	policy and list its value.	Beneficiary:	Surrender or refund value:
	Terr	m policy at	job		Unknown
If you som	neone has died.	ng trust, expe		ed nsurance policy, or are currently entitled to red	ceive property because
Exa ■ No	mples: Accidents, employment	nt disputes, ir		iit or made a demand for payment s to sue	
■ No	•		f every nature, includir	ng counterclaims of the debtor and rights t	o set off claims
■ No	financial assets you did not bes. Give specific information				
	d the dollar value of all of yo Part 4. Write that number h			ny entries for pages you have attached	\$200.00
Part 5:	Describe Any Business-Related	Property You	Own or Have an Interest Ir	n. List any real estate in Part 1.	
	u own or have any legal or equit	table interest i	n any business-related pro	operty?	
_ `	Go to Part 6.				
∐ Yes	. Go to line 38.				
	Describe Any Farm- and Comme If you own or have an interest in fa			or Have an Interest In.	
I	rou own or have any legal on No. Go to Part 7. Yes. Go to line 47.	r equitable i	nterest in any farm- or	commercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
-	rou have other property of a mples: Season tickets, country	-	-		
	es. Give specific information				
54. Ad	d the dollar value of all of ye	our entries f	rom Part 7. Write that r	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Debtor 1 Tamika N Lee

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$12,000.00
56.	Part 2: Total vehicles, line 5	\$16,000.00		
57.	Part 3: Total personal and household items, line 15	\$3,945.00		
58.	Part 4: Total financial assets, line 36	\$200.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$20,145.00	Copy personal property total	\$20,145.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$32,145.00

Official Form 106A/B Schedule A/B: Property page 6 Case 16-39044 Doc 1 Filed 12/12/16 Entered 12/12/16 11:48:12 Desc Main

		DUGUITIC	III FAUE TO OLDO	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika N Lee			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Furnishings Line from Schedule A/B: 6.2	\$2,000.00	\$2,000.00	735 ILCS 5/12-1001(b)
Life from Schedule AVD. 4.2		☐ 100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$300.00	■ 100%	735 ILCS 5/12-1001(a)
Lille Hotti Schedule PVB. 11.1		100% of fair market value, up to any applicable statutory limit	
Checking - Bank of America Line from Schedule A/B: 17.1	\$200.00	\$200.00	735 ILCS 5/12-1001(b)
Line from Schedule AVD. 1711		100% of fair market value, up to any applicable statutory limit	
401K Plan Line from Schedule A/B: 21.1	Unknown	■ 100%	735 ILCS 5/12-704
Line IIom Schedule AVD. 21.1		100% of fair market value, up to any applicable statutory limit	
Child support received Line from Schedule A/B: 29.1	Unknown	■ 100%	735 ILCS 5/12-1001(g)(4)
Line from Scriedule A/B: 29.1		100% of fair market value, up to any applicable statutory limit	

Document Page 17 of 56 Case number (if known) Tamika N Lee Debtor 1 Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Term policy at job 215 ILCS 5/238 Unknown 100% Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

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Yes

Doc 1

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			Document	Page 18	3 of 56		
Fill	in this information	on to identify you	r case:				
Deb	tor 1 T	amika N Lee					
	· ·	irst Name	Middle Name	Last Name		-	
Deb	tor 2						
(Spou	use if, filing) Fi	irst Name	Middle Name	Last Name			
Unit	ed States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
		,,					
	e number						
(if kno	own)						if this is an
						ameno	led filing
∩ffi	icial Form 1	06D					
				_			
SC	hedule D:	Creditors	Who Have Claims S	secure	by Propert	у	12/15
neede know 1. Do	ed, copy the Addition n). any creditors have	onal Page, fill it out,	two married people are filing together number the entries, and attach it to th your property? is form to the court with your other	is form. On the	e top of any additional p	ages, write your name a	
	_		ŕ	Soricadics. 1	ou have nothing cloc	to report on this form.	
		of the information b	pelow.				
Part	List All Se	cured Claims					0.1
			ore than one secured claim, list the credi			Column B	Column C
			rticular claim, list the other creditors in P r according to the creditor's name.	art 2. As much	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Capital One A	Auto			\$20,000,00	\$16,000.00	\$4,000.00
	Finance		Describe the property that secures the		\$20,000.00	\$10,000.00	\$4,000.00
	Creditor's Name	_	2015 Chevy Camaro 20,000 r w/lien	niles			
	PO Box 6051		As of the date you file, the claim is: C	heck all that			
	City of Indust 91716	ry, CA	apply.				
		0	Contingent				
	Number, Street, City,	State & Zip Code	Unliquidated				
Who	o owes the debt?	Check one	☐ Disputed Nature of lien. Check all that apply.				
_ `		Official official	_				
_	Debtor 1 only		 An agreement you made (such as m car loan) 	iorigage or sec	urea		
	Debtor 2 only Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mecl	hania'a lian)			
	at least one of the de		☐ Judgment lien from a lawsuit	nanics lien)			
_	Check if this claim r		Other (including a right to offset)				
	community debt	ciates to a					
Date	debt was incurred	2015	Last 4 digits of account number	er			
	1				***	440.000.00	A 4.00
2.2	Tempus Reso	orts	Describe the property that secures the		\$12,001.00	\$12,000.00	\$1.00
	Creditor's Name		Timeshare @Mystic Dunes R Orlando, FL - Owned jointly	Resort,			
			w/mothe, Debtor is responsi	ble for			
			paying 1/3 of monthly payme				
			(Market value is estimated o	I			
			•				
			To Be Paid Directly Outside				
	PO Box 53868	83	As of the date you file, the claim is: C apply.	heck all that			
	Atlanta, GA 3	0353	Contingent				
	Number, Street, City,	State & Zip Code	☐ Unliquidated				
			☐ Disputed				
_	o owes the debt?	Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		An agreement you made (such as m	ortgage or sec	ured		
	Debtor 2 only		car loan)				
_	Debtor 1 and Debtor 2	•	Statutory lien (such as tax lien, mech	nanic's lien)			
A	at least one of the de	btors and another	Judgment lien from a lawsuit				

Official Form 106D

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Debtor 1	Tamika N Lee				Case number (if know)	
	First Name	Middle Name	Last Name	<u> </u>		
	if this claim relates to a nunity debt	■ Oth	her (including a right to offset)	Mortgage		
Date debt	was incurred		Last 4 digits of account num	ber		
Add the	dollar value of your ent	ries in Column A	on this page. Write that num	ber here:	\$32,001.0	00
	the last page of your fo at number here:	rm, add the dolla	ar value totals from all pages.		\$32,001.0	0

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Case 10-39044		7 TZ/TZ/T	Page 20 of 5	12/10 11.40.12 e	z Descir	viaiii
Fill in this	information to identify yo		cument	Paue 20 01 5	•		
		ui casc.					
Debtor 1	Tamika N Lee First Name	Middle Name		Last Name			
Debtor 2	i list Name	Wildle Name		Lastrame			
(Spouse if, fili	ng) First Name	Middle Name		Last Name			
United Sta	tes Bankruptcy Court for the	e: NORTHERN DI	STRICT OF I	LLINOIS			
Case num	her						
(if known)						☐ Checl	k if this is an
						amen	ded filing
04:-:-1	Γ 400Γ/Γ						
	Form 106E/F	1471 - 11 11		I Olaina			40/45
	ule E/F: Creditors						12/15
any executor Schedule G: D: Creditors	lete and accurate as possible. ry contracts or unexpired leas Executory Contracts and Une Who Have Claims Secured by ation Page to this page. If you nown).	es that could result in expired Leases (Officia Property. If more spa	a claim. Also l I Form 106G). I ce is needed, c	list executory contracts o Do not include any credito copy the Part you need, fil	n Schedule A/B: Proper ors with partially secure I it out, number the entr	ty (Official Forn d claims that ar ies in the boxes	n 106A/B) and on re listed in Schedule s on the left. Attach
Part 1:	List All of Your PRIORITY	Unsecured Claims					
1. Do any	creditors have priority unsecu	red claims against yo	u?				
■ No.	Go to Part 2.						
☐ Yes.							
Part 2:	List All of Your NONPRIO	RITY Unsecured Cla	aims				
3. Do any	creditors have nonpriority un	secured claims agains	t you?				
□ No.	You have nothing to report in thi	s part. Submit this form	to the court with	n your other schedules.			
■ Yes	- '			•			
claim, li	of your nonpriority unsecured st the creditor separately for eac holds a particular claim, list the	h claim. For each claim	listed, identify w	what type of claim it is. Do n	ot list claims already inclu	uded in Part 1. If Continuation Pa	more than one
	st Loan Financial	Las	st 4 digits of ac	count number			\$715.00
	npriority Creditor's Name '14 W Lincoln Highway	Wh	en was the del	ht incurred?			
	atteson, IL 60443						
	mber Street City State Zlp Code	As	of the date you	u file, the claim is: Check	all that apply		
Wh	no incurred the debt? Check or		Contingent				
	Debtor 1 only		Unliquidated				
	Debtor 2 only		Disputed				
	Debtor 1 and Debtor 2 only		•	RITY unsecured claim:			
	At least one of the debtors and	another	Student loans				
	Check if this claim is for a co		Obligations aris	sing out of a separation agreation	eement or divorce that yo	u did not	
	No		Debts to pension	on or profit-sharing plans, a	nd other similar debts		
	Yes	•	Other. Specify	Signature Loan			

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Debto	I amika N Lee	Case number (if know)	
4.2	Check n Go	Last 4 digits of account number	\$900.00
	Nonpriority Creditor's Name 192 Town Center Rd Matteson, IL 60443	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 2 only	Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Signature Loan	
4.3	Damage Recovery Unit	Last 4 digits of account number	\$169.00
	Nonpriority Creditor's Name PO Box 801988	When was the debt incurred?	
	Kansas City, MO 64180		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Services	
4.4	Dish Network	Last 4 digits of account number	\$301.00
	Nonpriority Creditor's Name		V
	P.O. Box 6633	When was the debt incurred?	
	Englewood, CO 80112 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 2 only Debtor 1 and Debtor 2 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	☐ Yes	Other Specify Services	

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Debtor 1 Tamika N Lee Case number (if know) 4.5 **EMP of Cook County** Last 4 digits of account number \$236.00 Nonpriority Creditor's Name PO Box 636750 When was the debt incurred? Cincinnati, OH 45263 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Bills ☐ Yes 4.6 **First Premier Bank** Last 4 digits of account number \$897.00 Nonpriority Creditor's Name 3820 N. Louise Ave. When was the debt incurred? Sioux Falls, SD 57107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.7 Franciscan Alliance Last 4 digits of account number \$250.00 Nonpriority Creditor's Name When was the debt incurred? 28044 Network Place Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Medical Bills

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Case number (if know)

Franciscan Alliance	Last 4 digits of account number	\$32.00
Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	По и	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Medical Bills	
Franciscan St James Health	Last 4 digits of account number	\$250.00
Nonpriority Creditor's Name 2434 Interstate Plaza Dr, Suite 2 Hammond, IN 46324	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
I No	Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Medical Bills	
Harivadan L Gandhi MD-Dolton Med	Last 4 digits of account number	\$528.00
Nonpriority Creditor's Name	When was the debt incurred?	
Calumet City, IL 60409 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	■ Other. Specify Services	

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Deptor	I amika N Lee	Case number (if know)	
4.11	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$1,313.00
	227 W. Trade Street, Ste 1610 Charlotte, NC 28202-1676	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.12	Nicor	Last 4 digits of account number	\$507.00
	Nonpriority Creditor's Name PO Box 2020	When was the debt incurred?	
	Aurora, IL 60507 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	
4.13	Northland Group, Inc.	Last 4 digits of account number	\$506.00
	Nonpriority Creditor's Name P.O. Box 390846	When was the debt incurred?	
	Minneapolis, MN 55439 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Services	

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Deptoi	I amika N Lee	Case number (if know)	
4.14	Oral Surgery Center	Last 4 digits of account number	\$1,350.00
	Nonpriority Creditor's Name 19838 S. Halsted St Chicago Heights, IL 60411	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Bills	
4.15	RAdiology Imaging Consultants	Last 4 digits of account number	\$114.00
	Nonpriority Creditor's Name 4440 W. 95th STreet	When was the debt incurred?	
	Oak Lawn, IL 60453 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Bills	
4.16	Spring Green	Last 4 digits of account number	\$145.00
	Nonpriority Creditor's Name PO Box 1529	When was the debt incurred?	
	Plainfield, IL 60544 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Services	

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Case number (if know)

Debioi	Tallika N Lee	Case number (il know)	
4.17	St James Hospital	Last 4 digits of account number	\$150.00
	Nonpriority Creditor's Name 1423 Chicago Rd Chicago Heights, IL 60411	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	_	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Bills	
4.18	Summerset Dental Care	Last 4 digits of account number	\$38.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	3612 West Lincoln Highway Suite 18	when was the dept incurred?	
	Olympia Fields, IL 60461		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Bills	
4.19	Tate and Kirlin	Last 4 digits of account number	\$486.00
	Nonpriority Creditor's Name 2810 Southampton Rd	When was the debt incurred?	
	Philadelphia, PA 19154 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon an that appro	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Services	

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Case number (if know) Debtor 1 Tamika N Lee 4.20 Village of Richton Park Last 4 digits of account number \$895.00 Nonpriority Creditor's Name PO Box 438495 When was the debt incurred? Chicago, IL 60643 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Bills** Other. Specify 4.21 Webbank Fingerhut Last 4 digits of account number \$1,413.00 Nonpriority Creditor's Name 6250 Ridgewood When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Store Account** Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **AFNI** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 3427 Part 2: Creditors with Nonpriority Unsecured Claims **Bloomington, IL 61702** Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? CMRE Financial Line **4.15** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3075 E Imperial Highway, #200 Part 2: Creditors with Nonpriority Unsecured Claims Brea, CA 92821 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Credit Control** Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5757 Phantom Dr, Suite 330 ■ Part 2: Creditors with Nonpriority Unsecured Claims Hazelwood, MO 63042 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Credit Management Control** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1654 Part 2: Creditors with Nonpriority Unsecured Claims 200 S montore Ave Green Bay, WI 54305 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor?

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Debtor 1 Tamika N Lee		Case number (if know)	
Enhanced Recovery Co PO Box 57547	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Jacksonville, FL 32241		■ Part 2: Creditors with Nonpriority Unsecured Claims	
·	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Harris & Harris, Ltd.	Line 4.12 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
111 W Jackson Blvd, Suite 400 Chicago, IL 60604		Part 2: Creditors with Nonpriority Unsecured Claims	
omougo, in oodo-	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Harris & Harris, Ltd.	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
111 W Jackson Blvd, Suite 400 Chicago, IL 60604		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Cilicago, in 00004	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Miramed	Line 4.17 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
991 Oak Creek Dr. Lombard, IL 60148		■ Part 2: Creditors with Nonpriority Unsecured Claims	
20115414, 12 00 140	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2		
Phoenix Financial Services	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 26580 Indianapolis, IN 46226		■ Part 2: Creditors with Nonpriority Unsecured Claims	
maianapono, ny 40220	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
PYOD	Line 4.13 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 10497 Greenville, SC 29603		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Greenvine, GG 23003	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Rushmore Service Center	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 5508 Sioux Falls, SD 57117		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Cloux Falls, OD OF FFF	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims				_	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you			
IIOIII Fait 2	og.	did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	11,195.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	11,195.00

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		DUGUITIE	III Paue 29 01 50	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika N Lee			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	Number	Street			
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			<u> </u>
	rtarribor	Circoi			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	rtarribor	Circoi			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	nt Page 30 of	f 56	· · · · · · · · · · · · · · · · · · ·
Fill in this	information to identify your	case:			
Debtor 1	Tamika N Lee				
D 14 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				-	ck if this is an ended filing
				ame	naea niing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
eople are	filing together, both are equ	ally responsible for supposes on the left. Attack	olying correct informati In the Additional Page to	s complete and accurate as possible ion. If more space is needed, copy the third page. On the top of any Addition	he Additional Page,
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
□ No					
■ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,			y? (Community property states and tenneton, and Wisconsin.)	ritories include
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. Lis sure you have listed the creditor on 6G). Use Schedule D, Schedule E/F,	Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom Check all schedules that apply:	you owe the debt
_	Laura Jones 606 Clover Lane			Schedule D, line 2.2	
	University Park, IL 60466			☐ Schedule E/F, line	
				☐ Schedule G	

Schedule H: Your Codebtors

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Eill	in this information to identify your	case.				I				
	otor 1 Tamika N L									
	otor 2 puse, if filing)				_					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number nown)		-				ded filing nent showi	ng postpetition		
0	fficial Form 106I					MM / DD/	YYYY			
S	chedule I: Your Inc	ome							12/15	
spo atta	plying correct information. If youse. If you are separated and you has separate sheet to this form T1: Describe Employment Fill in your employment	our spouse is not filing w . On the top of any additi	ith you, do not inclu	ıde info	mat	on about your s d case number (pouse. If n if known).	nore space is Answer every	needed,	
	information.						Debtor 2 or non-filing spouse ☐ Employed			
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed					☐ Not employed		
	employers.	Occupation	Sales agent	Sales agent						
	Include part-time, seasonal, or self-employed work.	Employer's name	CIGH Services							
	Occupation may include student or homemaker, if it applies.	Employer's address		7711 Center Ave, 2nd Floor Huntington Beach, CA 9264						
		How long employed t	here? 4 yrs							
Par	t 2: Give Details About Mo	onthly Income								
Esti spou	mate monthly income as of the use unless you are separated. ou or your non-filing spouse have ne space, attach a separate sheet to	date you file this form. If			•	loyers for that pe	son on the	lines below. If	J	
						For Debtor 1		ebtor 2 or ling spouse		
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	4,034.00	\$	N/A		
3.	Estimate and list monthly ove	rtime pay.		3.	+\$	0.00	+\$	N/A		
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	4,034.00	\$	N/A		

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Deb	tor 1	Tamika N Lee		_	Cas	e number (if known)			
	Cam	u line 4 have		4		or Debtor 1	no	Debtor 2 or n-filing spouse	_
	Cop	y line 4 here		4.	\$_	4,034.00	\$_	N/A	<u> </u>
5.	List	all payroll deduct	tions:						
	5a.	Tax, Medicare,	and Social Security deductions	5a.	\$	730.00	\$	N/A	L
	5b.	Mandatory cont	tributions for retirement plans	5b.	\$	0.00	\$	N/A	_
	5c.	•	ributions for retirement plans	5c.		0.00	\$	N/A	_
	5d.		ments of retirement fund loans	5d.		0.00	\$_	N/A	_
	5e.	Insurance	ant abligations	5e.		339.00	\$_	N/A	_
	5f. 5g.	Domestic support	ort obligations	5f.	\$ \$	0.00	\$_ \$	N/A N/A	_
	5g. 5h.	Other deduction	ns. Specify:	5g. 5h.				N/A	_
6.			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6. 6.	· •		* - \$		_
			· ·		Ţ-	1,069.00	· –	N/A	_
7.	Calc	culate total month	Ily take-home pay. Subtract line 6 from line 4.	7.	\$	2,965.00	\$_	N/A	<u>\</u>
8.	List 8a.	Net income from profession, or for Attach a statement	regularly received: m rental property and from operating a business, farm ent for each property and business showing gross y and necessary business expenses, and the total						
		monthly net inco	ome.	8a.	\$	0.00	\$_	N/A	<u>. </u>
	8b.	Interest and div		8b.	\$_	0.00	\$_	N/A	<u>.</u>
	8c.	regularly receiv Include alimony,	payments that you, a non-filing spouse, or a depender re spousal support, child support, maintenance, divorce property settlement.	nt 8c.	\$	1,017.00	\$	N/A	
	8d.	Unemployment		8d.		0.00	\$-	N/A	_
	8e.	Social Security	•	8e.	- : -	0.00	\$_	N/A	_
	8f.	Include cash ass that you receive,	ent assistance that you regularly receive sistance and the value (if known) of any non-cash assistant, such as food stamps (benefits under the Supplemental nnce Program) or housing subsidies.	ce 8f.	\$	0.00	\$	N/A	_
	8g.	Pension or retir	rement income	— 8g.		0.00	\$_	N/A	_
	8h.		income. Specify:	8h.		0.00	+ \$ _	N/A	_
			· · ·		_				_
9.	Add	all other income.	. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	1,017.00	\$_	N/.	A
10.		•	come. Add line 7 + line 9. 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<u> </u>	3,982.00 + \$		N/A = \$	3,982.00
11.	 State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:								
12.		e that amount on the	e last column of line 10 to the amount in line 11. The runch he Summary of Schedules and Statistical Summary of Cer						3,982.00
									nea ly income
13.	Do y	ou expect an inc No.	rease or decrease within the year after you file this for	m?					•
		Yes. Explain:							

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F''. (1 · · · · ·							
Fill in this infor	mation to identify y	our case:					
Debtor 1	Tamika N Le	ee				k if this is:	
Debtor 2						An amended filing A supplement sho	wing postpetition chapter
(Spouse, if filing)							the following date:
United States Ba	nkruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
Case number (If known)							
Official F	Form 106J						
Schedu	le J: Your	Exper	ises				12/1
Be as comple information. I number (if kn	te and accurate as f more space is no own). Answer eve	s possible eded, atta ry questio	. If two married people a ach another sheet to this				
	scribe Your House joint case?	enold					
■ No. Go	o to line 2.	in a separ	ate household?				
	l No	•	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	ehold of Deb	otor 2.	
2. Do you h	ave dependents?	□ No					
•	t Debtor 1	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
Do not sta	ate the						□ No
	nts names.			Son		14	■ Yes
							□ No
							☐ Yes
							□ No
						<u> </u>	☐ Yes
							□ No □ Yes
	expenses include		No				□ res
	s of people other t and your depende	:han $_{f \Box}$	Yes				
Estimate your	of a date after the	our bankrı	uptcy filing date unless y				apter 13 case to report of the form and fill in the
	uch assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	enses
4. The renta	al or home owners	hin evnen	ses for your residence. I	naluda firet martasa	10		
	and any rent for the			noidae iiist mortgaç	4. \$		1,115.00
If not inc	luded in line 4:						
4a. Rea	al estate taxes				4a. \$		0.00
	perty, homeowner'				4b. \$		0.00
	me maintenance, re				4c. \$		30.00
	meowner's associa		dominium dues	mo oquity loops	4d. \$		0.00

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Deb	otor 1	Tamika l	N Lee	Case num	nber (if known)	_
6.	Utiliti	ies:				
	6a.		, heat, natural gas	6a.	\$	330.00
	6b.	•	wer, garbage collection	6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	375.00
	6d.	Other. Sp	ecify:	6d.	\$	0.00
7.	Food		ekeeping supplies	7.	\$	675.00
8.			children's education costs	8.	\$	0.00
9.			lry, and dry cleaning	9.	\$	100.00
10.			products and services	10.	· -	75.00
		-	ntal expenses	11.	\$	110.00
			Include gas, maintenance, bus or train fare.			
	Do no	ot include c	ar payments.	12.	\$	370.00
13.	Enter	rtainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur					
			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	· -	0.00
	15b.	Health ins	surance	15b.	\$	0.00
	15c.	Vehicle in	surance	15c.	\$	190.00
	15d.	Other insu	urance. Specify: Renter's Insurance	15d.	\$	47.00
16.			nclude taxes deducted from your pay or included in lines 4 or 20.			
	Spec	·		16.	\$	0.00
17.			ease payments:	4-	•	
			ents for Vehicle 1	17a.	· -	0.00
			ents for Vehicle 2	17b.	· -	0.00
		Other. Sp		17c.	·	0.00
		Other. Sp	·	17d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support that you did not report	t as 61) 18.	\$	0.00
10			your pay on line 5, Schedule I, Your Income (Official Form 100 s you make to support others who do not live with you.	ы).	\$	
19.	Speci		s you make to support others who do not live with you.	19.		0.00
20		,	erty expenses not included in lines 4 or 5 of this form or on S			
20.			s on other property	20a.		0.00
		Real estat		20b.		0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.		0.00
			ner's association or condominium dues	20a. 20e.		0.00
21		r: Specify:			Ψ +\$	
۷۱.	Othe	1. Specify.	Debtor pays 1/3 of timeshare		+\$	80.00
22.	Calcu	ulate your	monthly expenses			
	22a. /	Add lines 4	through 21.		\$	3,497.00
	22b. (Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J	-2	\$	·
	22c. /	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,497.00
			• • • •		<u> </u>	3,101100
23.			monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.	*	3,982.00
	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	3,497.00
	23c.		your monthly expenses from your monthly income.	23c.	\$	485.00
		rne result	is your monthly net income.	200.		155.55
24	Do w	OU expect :	an increase or decrease in your expenses within the year afte	r vou file this	s form?	
۷٦.			ou expect to finish paying for your car loan within the year or do you expect yo			ease or decrease because of a
			terms of your mortgage?	3-3- F-		
	■ No	0.				
	□Y€	es.	Explain here:			

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Fill in this info	rmation to identify you	ır case:			
Debtor 1	Tamika N Lee	ar ouse.			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	: NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For					
Declarat	tion About	an Individual	Debtor's Scl	hedules	12/15
years, or both. 1	ey or property by frauc 18 U.S.C. §§ 152, 1341 In Below		kruptcy case can result i	n fines up to \$250,0	000, or imprisonment for up to 20
Did you pa	ay or agree to pay son	neone who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I decla	re that I have read the sun	nmary and schedules file	d with this declarat	ion and
X /s/ Tar	mika N Lee		X		
	a N Lee ure of Debtor 1		Signature of I	Debtor 2	

Date

Date December 12, 2016

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Fill	in this inform	ation to identify you	r case:						
Deb	tor 1	Tamika N Lee						_	
Deb	tor 2	First Name	Middle	Name		Last Name			
	use if, filing)	First Name	Middle	Name		Last Name		_	
Unit	ed States Ban	kruptcy Court for the:	NORTHER	RN DISTRICT	OF IL	LINOIS			
Cas	e number								
(if kn								_	Check if this is an
								a	mended filing
~ "		407							
	ficial For		A	!! .	.l	la Filima fan F	\ -	. 4	
						ls Filing for E			4/16
						iling together, both ar form. On the top of a			
). Answer every que		arate sheet te		ioniii on the top of a	ily dddilloll	ar pages, write ye	an name and odde
Pari	Give De	etails About Your Ma	arital Status a	and Where Yo	u Liv	ed Before			
1.	What is your	current marital statu	ıs?						
	_								
	■ Married■ Not marr	ied							
2.	During the la	st 3 years, have you	lived anywhe	ere other than	whe	re you live now?			
	□ No								
	Yes. List	all of the places you	lived in the las	st 3 years. Do r	not ind	clude where you live no	w.		
	Debtor 1 Pri	or Address:		ates Debtor 1 ved there		Debtor 2 Prior A	ddress:		Dates Debtor 2 lived there
	606 Clover yrs)	, University Park, I	I L (5 F	rom-To:		☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:
	■ No ■ Yes. Mal		alifornia, Idaho hedule H: You	, Louisiana, Ne	evada	a, New Mexico, Puerto I			ry? (Community property Visconsin.)
	Fill in the total	amount of income yo	ou received fro	m all jobs and	l all bu	business during this pusinesses, including pa	rt-time activi	ties.	endar years?
	□ No			· ·		•			
	_	in the details.							
	- 103.11	in the details.							
			Debtor 1 Sources of	income	_	ross income	Debtor 2	of income	Gross income
			Check all that		(b	pefore deductions and xclusions)		I that apply.	(before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, o	commissions,		\$33,375.00	☐ Wage	es, commissions, tips	
			☐ Operating	g a business			☐ Opera	ating a business	

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Case number (if known) Document Debtor 1 Tamika N Lee

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incon Check all that app	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$43,804.00	☐ Wages, commi bonuses, tips	issions,
	☐ Operating a business		☐ Operating a bu	siness
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$41,443.00	☐ Wages, commi bonuses, tips	issions,
	☐ Operating a business		☐ Operating a bu	siness
5. Did you receive any other incom Include income regardless of whe unemployment, and other public begambling and lottery winnings. If y List each source and the gross income No Yes. Fill in the details.	ther that income is taxable. Ex penefit payments; pensions; rer you are filing a joint case and y	camples of other income are a ntal income; interest; dividence ou have income that you rece	ds; money collected eived together, list it	from lawsuits; royalties; and only once under Debtor 1.
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incon Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year unti the date you filed for bankruptcy:	Child Support	\$5,628.00		
For last calendar year: (January 1 to December 31, 2015)	Child Support	\$5,628.00		
For the calendar year before that: (January 1 to December 31, 2014)	Child Support	\$5,628.00		
6. Are either Debtor 1's or Debtor 1 No. Neither Debtor 1 nor	•	r debts? umer debts. Consumer debt	s are defined in 11 U	.S.C. § 101(8) as "incurred by an
During the 90 days be	fore you filed for bankruptcy, d	id you pay any creditor a tota	I of \$6,425* or more	?
☐ No. Go to line	7.			
paid that on not include	creditor. Do not include paymer e payments to an attorney for t	nts for domestic support oblic his bankruptcy case.	gations, such as child	ents and the total amount you d support and alimony. Also, do
* Subject to adjustme	nt on 4/01/19 and every 3 year	rs after that for cases filed on	or after the date of a	adjustment.
	or both have primarily const fore you filed for bankruptcy, d		I of \$600 or more?	
■ No. Go to line	7.			
include pa	each creditor to whom you pa lyments for domestic support or ly for this bankruptcy case.			ou paid that creditor. Do not so, do not include payments to
Creditor's Name and Address	Dates of payme	ent Total amount paid	Amount you V	Vas this payment for

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Case number (if known) Document Debtor 1 Tamika N Lee

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	No						
	☐ Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	eccount of a d	lebt that benefited an	
	■ No □ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name	
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupt. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cy, were you a party in ar					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attache	d, seized, or levied?	
	Creditor Name and Address	Describe the Property		Date		Value of the	
		Explain what happened	d	2		property	
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No Yes. Fill in the details.		luding a bank or fi	nancial institutio	n, set off any	amounts from your	
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	ee for the ben	efit of creditors, a	
Par	t 5: List Certain Gifts and Contributions					_	
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$6	00 per persor	1?	
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value	
	Person to Whom You Gave the Gift and Address:						

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14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No						
	☐ Yes. Fill in the details for each gift or Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coc	total	Describe what you contributed		Dates you contributed	Value	
Par	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankredisaster, or gambling? No Yes. Fill in the details.	uptcy or	since you filed for bankruptcy, did y	you lose anyt	hing because of the	ft, fire, other	
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the Include the amount that insurance has paid. pending insurance claims on line 33 of Sche Property.		List	Date of your loss	Value of property lost	
	Class Action claim against Walgreens - Debtor received \$3200.00		ment allowed debtor to receive a . Monies used for bills and car r		5/08	\$3,200.00	
Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, dic consulted about seeking bankruptcy or preparing Include any attorneys, bankruptcy petition preparers No Yes. Fill in the details.		ng a bankruptcy petition?	. ,	,	erty to anyone you		
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment	
	Edwin L. Feld & Associates, LLC 1 N lasalle St Suite 1225 Chicago, IL 60602		Debtor paid \$150 towards Atty Total Fees are \$4000	Fees.	December 10 2016	\$150.00	
17.	Within 1 year before you filed for bankri promised to help you deal with your cre Do not include any payment or transfer that No	editors o	r to make payments to your creditor		r transfer any prope	erty to anyone who	
	☐ Yes. Fill in the details. Person Who Was Paid Address		Description and value of any property transferred		Date payment or transfer was made	Amount of payment	
 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any protransferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interinclude gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 							
	Person Who Received Transfer Address		Description and value of property transferred		ny property or received or debts change	Date transfer was made	
10	Person's relationship to you	kruptor	did you transfer any property to a	olf cottled to	ust or similar dayisa	of which yes are a	

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

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Debtor 1 Tamika N Lee

	beneficiary? (These are often called asset-protection devices.) ■ No □ Yes. Fill in the details.					
	Name of trust	Description and va	alue of the pro	perty transfe	erred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and S	torage Units		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, or houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.					
		ast 4 digits of account number	Type of according trument	0	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables? No	ear before you filed for	bankruptcy, a	ny safe depo	osit box or other depos	sitory for securities,
	☐ Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe th	ne contents	Do you still have it?
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	place other than your	home within 1	l year before	you filed for bankrupt	ccy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe th	ne contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone. No Yes. Fill in the details.	eone else owns? Inclu	ide any propei	rty you borro	owed from, are storing	for, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe th	ne property	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Tamika N Lee

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	ronmental law? Include settlements	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have an	y of the following connections to an	y business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)					
	☐ A partner in a partnership							
	☐ An officer, director, or managing execut	tive of a corporation						
	☐ An owner of at least 5% of the voting or	equity securities of a corporation						
	■ No. None of the above applies. Go to Part	12.						
	☐ Yes. Check all that apply above and fill in the	he details below for each business	3.					
	Business Name Des Address	scribe the nature of the business	Employer Identification number Do not include Social Security					
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper Dates business existed						
28.	Within 2 years before you filed for bankruptcy, or institutions, creditors, or other parties.	did you give a financial statement t	to anyone about your business? Incl	ude all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	te Issued						

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Part '	2: Sign Below		
are tru	e and correct. I understand that maki	Financial Affairs and any attachments, and I declare under penalty of perjury that g a false statement, concealing property, or obtaining money or property by fraucto \$250,000, or imprisonment for up to 20 years, or both.	
/s/ Ta	amika N Lee		
	ika N Lee ature of Debtor 1	Signature of Debtor 2	
Date	December 12, 2016	Date	
Did yo	ou attach additional pages to Your Sta	ement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No			
☐ Yes	6		

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Monies paid for prepetition services needed to limit the financial burden of the firm.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$150.00

toward the flat fee, leaving a balance due of \$3,850.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: December 12, 2016		
Signed:		
/s/ Tamika N Lee	/s/ Edwin L. Feld	
Tamika N Lee	Edwin L. Feld	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amounts a	re blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika N Lee		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			150.00
	Balance Due		\$	3,850.00
2. ′	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. ′	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competopy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ts of the bankruptcy of	ase, including:
1	a. Analysis of the debtor's financial situation, and resb. Preparation and filing of any petition, schedules, sc. Representation of the debtor at the meeting of credd. [Other provisions as needed]	statement of affairs and plan which	n may be required;	
6.]	By agreement with the debtor(s), the above-disclosed	fee does not include the following	g service:	
		CERTIFICATION		
this b	I certify that the foregoing is a complete statement of pankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
D	December 12, 2016	/s/ Edwin L. Feld		
D	Date (Edwin L. Feld Signature of Attorna	ev	
		Edwin L Feld & A		
		1 N LaSalle Stree	et	
		Suite 1225 Chicago, IL 6060	2	
		312-263-2100 Fa		
		Name of law firm		

1st Loan Financial 4714 W Lincoln Highway Matteson, IL 60443

AFNI P.O. Box 3427 Bloomington, IL 61702

Capital One Auto Finance PO Box 60511 City of Industry, CA 91716

Check n Go 192 Town Center Rd Matteson, IL 60443

CMRE Financial 3075 E Imperial Highway, #200 Brea, CA 92821

Credit Control 5757 Phantom Dr, Suite 330 Hazelwood, MO 63042

Credit Management Control PO Box 1654 200 S montore Ave Green Bay, WI 54305

Damage Recovery Unit PO Box 801988 Kansas City, MO 64180

Dish Network P.O. Box 6633 Englewood, CO 80112

EMP of Cook County PO Box 636750 Cincinnati, OH 45263

Enhanced Recovery Co PO Box 57547 Jacksonville, FL 32241 First Premier Bank 3820 N. Louise Ave. Sioux Falls, SD 57107

Franciscan Alliance 28044 Network Place Chicago, IL 60673

Franciscan St James Health 2434 Interstate Plaza Dr, Suite 2 Hammond, IN 46324

Harivadan L Gandhi MD-Dolton Med 1530 Sibley Blvd Calumet City, IL 60409

Harris & Harris, Ltd. 111 W Jackson Blvd, Suite 400 Chicago, IL 60604

Laura Jones 606 Clover Lane University Park, IL 60466

Midland Funding, LLC 227 W. Trade Street, Ste 1610 Charlotte, NC 28202-1676

Miramed 991 Oak Creek Dr. Lombard, IL 60148

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Village of Richton Park PO Box 438495 Chicago, IL 60643

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